

BAR HARBOR BANKSHARES

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1115385	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,072	\$1,117	4.2%		
Loans	\$669	\$701	4.7%		
Construction & development	\$36	\$38	5.1%		
Closed-end 1-4 family residential	\$253	\$265	5.0%		
Home equity	\$50	\$51	0.9%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-0.3%		
Commercial & Industrial	\$33	\$38	13.1%		
Commercial real estate	\$246	\$264	7.3%		
Unused commitments	\$134	\$114	-14.6%		
Securitization outstanding principal	\$4	\$4	-11.2%		
Mortgage-backed securities (GSE and private issue)	\$279	\$299	7.2%		
Asset-backed securities	\$2	\$2	-13.0%		
Other securities	\$66	\$57	-13.7%		
Cash & balances due	\$10	\$13	30.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$957	\$1,013	5.8%		
Deposits	\$641	\$709	10.5%		
Total other borrowings	\$307	\$295	-3.8%		
FHLB advances	\$266	\$265	-0.5%		
Equity					
Equity capital at quarter end	\$114	\$105	-8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$39	-\$17	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	9.1%	--		
Tier 1 risk based capital ratio	15.5%	13.7%	--		
Total risk based capital ratio	17.3%	15.6%	--		
Return on equity ¹	8.0%	8.5%	--		
Return on assets ¹	0.8%	0.8%	--		
Net interest margin ¹	3.2%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	85.2%	62.2%	--		
Loss provision to net charge-offs (qtr)	464.3%	95.4%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.2%	15.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	1.5%	0.0%	0.0%	--
Home equity	0.5%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.4%	0.0%	0.0%	--
Commercial & Industrial	0.7%	1.3%	0.3%	1.0%	--
Commercial real estate	1.1%	1.1%	0.0%	0.1%	--
Total loans	1.4%	2.0%	0.0%	0.1%	--